



**FIRST SOURCE**  
FEDERAL CREDIT UNION

**You're First.**

**First Source Federal Credit Union**  
4451 Commercial Drive  
New Hartford, NY 13413  
(315) 735-8571  
(800) 735-8571

**FACTS**

**WHAT DOES FIRST SOURCE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

**Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:  
-Social Security number and income.  
-account balances and payment history.  
-credit history and employment information.

**How?**

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons First Source Federal Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does First Source Federal Credit Union share? | Can you limit this sharing? |
|--|---|-----------------------------|
| <b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes   | No                          |
| <b>For our marketing purposes-</b> to offer our products and services to you   | Yes   | No                          |
| <b>For joint marketing with other financial companies</b>  | Yes   | No                          |
| <b>For our affiliates' everyday business purposes-</b> information about your transaction and experiences  | No  | We don't share              |
| <b>For our affiliates' everyday business purposes-</b> information about your creditworthiness   | No  | We don't share              |
| <b>For our affiliates to market to you</b>   | No  | We don't share              |
| <b>For nonaffiliates to market to you</b>  | No  | We don't share              |

**To limit our Sharing**

- Call 315-735-8571 or 800-735-8571 for additional assistance.  
- Complete the attached form and return it to: First Source Federal Credit Union  
ATTN: Operations Department  
4451 Commercial Drive  
New Hartford, NY 13413

**Please note:**  
If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.  
However, you can contact us at any time to limit our sharing.

**Questions?**

Call 315-735-8571 or 800-735-8571 or go to [www.fsource.org](http://www.fsource.org)

## Who we are

Who is providing this notice

First Source Federal Credit Union

## What we do

**How does First Source Federal Credit Union protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does First Source Federal Credit Union collect my personal information?**

We collect your personal information, for example, when you

- open an account or apply for a loan.
- pay your bills or provide your employment information or employment history.
- provide your driver's license.

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes-information about your creditworthiness.
- affiliates from using your information to market to you.
- sharing for nonaffiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing.

**What happens when I limit sharing for an account I hold jointly with someone else?**

Your choices will apply to everyone on your account.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *We do not share information with affiliated companies.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *We do not share information with nonaffiliated companies.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Insurance companies.*
- *Direct Marketing companies.*

## Other important information

Please return completed form to the address below,

First Source Federal Credit Union  
4451 Commercial Drive  
New Hartford, NY 13413

**Note: If you have already provided us with an Opt Out Response form and wish to continue limiting of our sharing of your information, you are not required to complete this form again.**

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**OPT Out Response Form**

Member Name: \_\_\_\_\_  
(please print/type)

Member Daytime Telephone Number: \_\_\_\_\_

I have read the Privacy Notice Disclosure provided by the credit union, and would like to exercise my right to opt out of the following:

Nonpublic Personal Information

**NOTE:** Anyone listed on the account may elect to opt out on the account on behalf of all account holders.

Please opt me out from the following accounts:

All accounts on which I am listed; or

List specific accounts

|                          |                 |                          |                 |
|--------------------------|-----------------|--------------------------|-----------------|
| <input type="checkbox"/> | Account # _____ | <input type="checkbox"/> | Account # _____ |
| <input type="checkbox"/> | Account # _____ | <input type="checkbox"/> | Account # _____ |
| <input type="checkbox"/> | Account # _____ | <input type="checkbox"/> | Account # _____ |

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Member Signature

Date